As a below named inventor, I hereby declare that: This declaration is of the following type: original [] supplemental [] national stage of PCT [] divisional

[] continuation

My residence, post office address and citizenship are as stated next to my name,

Attorney's Docket No.	

Combined Declaration and Power of Attorney

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is

[] continuation-in-part

		IUM CALCULATION S	SYSTEM, ON-BOA	RD APPARATI	US, AND SERVER
the specificat	tion of which				
M	is attached heret	о.			
. [1]	as United St	ates Application Serial	Number	(if appl	icable).
1 1	as PCT Inte	rnational Application N ed under PCT Article 1	umber		and, (if applicable).
		ved and understand th amendment referred t		oove-identified	specification, including
	e the duty to discludations, Section 1	ose information which i .56.	s material to patent	tability as define	ed in Title 37, Code of
application(s) designated at checking the	for patent or inve t least one country box, any foreign a	nder Title 35, United S ntor's certificate, or 36: other than the United pplication for patent or of the application on w	5(a) of any PCT Inte States, listed below inventor's certificat	ernational appli and have also te, or PCT Inter	cation which identified below, by
	PRIOR FOREIG	N APPLICATIONS, BE	NEFIT CLAIMED U	INDER 35 USC	§119(a)
Application N	lumber	Country		of Filing nth/Year)	Priority Claimed Under 35 USC 119
P2001-0	62117	Japan	06 / M	arch / 2001	Yes No

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below.

PRIOR U.S. PROVISIONAL APPLICATIONS, BENEFIT CLAIMED UNDER 35 USC §119(e)

(Application No.)	(Filing Date)	(Application No.)	(Filing Date)
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit of Title 35, United States Code Section 120 of any United States application(s), or 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code Section 112,1 acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S., BENEFIT CLAIMED UNDER 35 USC §120

(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)
(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number or Customer Number)

James A. Oliff, Reg. No. 27,075; William P. Berridge, Reg. No. 30,024; Kirk M. Hudson, Reg. No. 27,562; Thomas J. Pardini, Reg. No. 30,411; Edward P. Walker, Reg. No. 31,450; Robert A. Miller, Reg. No. 32,771; Mario A. Costantino, Reg. No. 35,565; and Stephen J. Roe, Reg. No. 34,463

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Oliff & Berridge

P. O. BOX 19928 ALEXANDRIA, VIRGINIA 22320

Direct Telephone Calls to: (703)836-6400

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name o	of sole or first inventor Shigeru NAKAGAWA	
		ate
Inventor's si	Shigeru Nahagawa	alle
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Third invent Residence Citizenship Post office a	Akira SHINADA tor's signature Di Meguro-ku, Tokyo, Japan Japan address cio Sony Coporation, 7-35, Kitashinagawa 6-chome, Shinagawa-ku, Tokyo 141-0001 Japan	ate
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Third invent Residence Citizenship Post office a	Akira SHINADA Date of the signature	nte
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Third invent Residence Citizenship Post office &	Akira SHINADA Date of the signature Date of the signature of the signatu	
Third invented Residence Citizenship Post office a Full Name f Fourth invented Residence	Akira SHINADA tor's signature Di Meguro-ku, Tokyo, Japan Japan address ofe Sony Corporation, 7-35, Kitashinagawa 6-chome, Shinagawa-ku, Tokyo 141-0001 Japan fourth joint inventor, if any Katsuhiko NUNOKAWA intor's signature Di Kamakura-shi, Kanagawa, Japan	

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F. 5.11			
ruii Name s	sixth joint inventor, if any		
	Makoto SASAKI		
Sixth invent	or's signature	Date	
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Citizenship	Japan		
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	c/o Sony Corporation,		
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Attornev's Docket No.

Combined Declaration and Power of Attorney

[] continuation [] continuation-in-part

My residence, post office address and citizenship are as stated next to my name,

sought on the	The original, lifst and sole inventor (if or ural names are listed below) of the subje e invention entitled SURANCE PREMIUM CALCULATION S 5	ct matter which is claimed and	for which a patent is
the specificati	ion of which		
M	is attached hereto.		
[]	was filed on as United States Application Serial was amended on	Number	and, pplicable).
f 1	was filed on as PCT International Application Nu was amended under PCT Article 19	ımber	and, (if applicable).
I hereby state the claims, as	that I have reviewed and understand the amended by any amendment referred to	contents of the above-identification	ed specification, including
l acknowledge Federal Regul	the duty to disclose information which is ations, Section 1.56.	material to patentability as def	fined in Title 37, Code of
designated at l checking the b	foreign priority under Title 35, United Sta for patent or inventor's certificate, or 365 least one country other than the United S ox, any foreign application for patent or i date before that of the application on wh	(a) of any PCT International ap States, listed below and have al Inventor's certificate, or PCT In	plication which
- 1	PRIOR FOREIGN APPLICATIONS, BEN	IEFIT CLAIMED UNDER 35 US	SC §119(a)
Application Nu	ımber Country	Date of Filing (Day/Month/Year)	Priority Claimed Under 35 USC 119
P2001-062	2117 Japan	06 / March / 2001	

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below.

PRIOR U.S. PROVISIONAL APPLICATIONS, BENEFIT CLAIMED UNDER 35 USC §119(e)

(Appl	ication No.)	(Filing Date)	(Application No.)	(Filing Date)	_
- 40 1					_
(Appl	ication No.)	(Filing Date)	(Application No.)	(Filing Date)	

I hereby claim the benefit of Title 35, United States Code Section 120 of any United States application(s), or 365(o) of any PCT International application designating the United States, listed below and, incoder as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose information which is material to patentiability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S., BENEFIT CLAIMED UNDER 35 USC §120

(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)
(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number or Customer Number)

James A. Oliff, Reg. No. 27,075; William P. Berridge, Reg. No. 30,024; Kirk M. Hudson, Reg. No. 27,562; Thomas J. Pardini, Reg. No. 30,411; Edward P. Walker, Reg. No. 31,450; Robert A. Miller, Reg. No. 32,771; Mario A. Costantino, Reg. No. 33,565; and Stephen J. Roe, Reg. No. 34,463

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the apolication or any patent issuing thereon.

ure validit	y of the application of any patent issuing thereon.	
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